

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RONNIE CULVER

Debtor(s)

Case No. 15-12802

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2015.
- 2) The plan was confirmed on 07/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/26/2015.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$2,988.84  
Less amount refunded to debtor \$266.76

**NET RECEIPTS: \$2,722.08**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,631.11  
Court Costs \$0.00  
Trustee Expenses & Compensation \$90.97  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,722.08**

Attorney fees paid and disclosed by debtor: \$690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABORATORIES	Unsecured	432.38	463.53	463.53	0.00	0.00
ADVOCATE CHRIST MEDICAL CENT	Unsecured	3,799.44	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	169.54	NA	NA	0.00	0.00
Bby/Cbna	Unsecured	425.00	NA	NA	0.00	0.00
Cap1/bstby	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	0.00	177.51	177.51	0.00	0.00
CREDITORS PROTECTIONS S	Unsecured	828.00	NA	NA	0.00	0.00
CTR FOR PEDIATRIC GASTROENTER	Unsecured	446.92	NA	NA	0.00	0.00
CTR FOR PEDIATRIC GASTROENTER	Unsecured	291.92	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	246.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NORTHERN CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,336.60	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,624.51	1,284.51	1,284.51	0.00	0.00
MIRAMEDRG	Unsecured	346.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	187.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	69.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	0.00	312.99	312.99	0.00	0.00
OVERLAND BOND & INVESTMENT	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	142,150.00	NA	NA	0.00	0.00
PNC BANK	Secured	308,547.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO MED CTR	Unsecured	1,641.52	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	0.00	142,090.13	142,090.13	0.00	0.00
Wells Fargo Bank, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SVC INC	Unsecured	14,131.79	14,131.79	14,131.79	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$158,460.46</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$2,722.08</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,722.08</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/08/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.